

GMAC Mortgage
Customer Care/GC
Loan Servicing
3451 Hammond Avenue
Waterloo, IA 50702

July 11, 2012

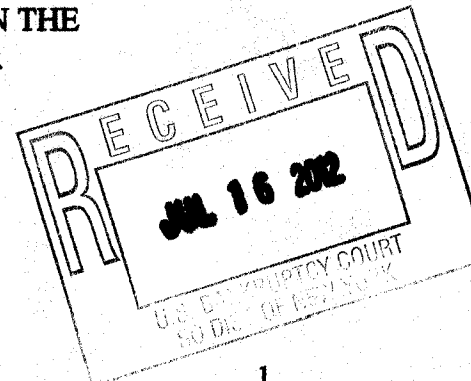
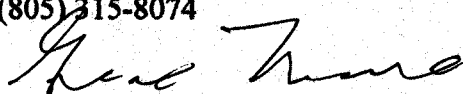
REPLY TO YOUR CORRESPONDENCE DATED JUNE 25, 2012.

Your ACCOUNT #
PROPERTY ADDRESS: 1335 PURISIMA ROAD, LOMPOC, CA 93436
APN: 097-270-36
COUNTY: SANTA BARBARA, STATE: CALIFORNIA
DEAR SIR OR MADAM,

- 1) YOUR RESPONSE LETTER WAS NOT SIGNED. IT ONLY HAS THE LETTERS GC.
- 2) YOUR COVER LETTER ALSO BEARS NO SIGNATURE.
- 3) I HAVE ENCLOSED A COPY OF MY CORE LOGIC RESULTS THAT SHOW YOU HAVE DAMAGED MY CREDIT.
- 4) I DID COMPLETE BANKRUPTCY DISCHARGE ON DECEMBER 14, 2009 FOR AN ENTIRELY UNRELATED REASON.
- 5) THE LOAN ORIGINATED OCTOBER 6, 1977 WITH IMPERIAL SAVINGS AND LOAN. WE HAVE THE ORIGINAL DOCUMENTATION AND ARE PREPARED TO PRODUCE IT IN A COURT OF LAW. YOU HAVE NOT PRODUCED IT. THE TERM OF THE ORIGINAL LOAN IS FOR 360 MONTHS (30 YEARS). IT, THEREFORE WAS PAID OFF OCTOBER 6, 2007. ACCORDING TO YOUR GMAC STATEMENT DATED DECEMBER 15, 2011, THERE IS AN OWED BALANCE OF \$23,610.37?
- 6) IT IS ILLEGAL TO CHANGE THE TERMS OF A LOAN ONCE IT IS ISSUED. INTEREST RATES MAY CHANGE, BUT NOT TERMS OR PAYMENT AMOUNTS.
- 7) I HEREBY DEMAND THE RETURN OF ALL MONIES PAID FOR PRINCIPLE, INTEREST, LATE CHARGES AND ANY AND ALL FEES ASSESSED ON ACCOUNT # AFTER OCTOBER 6, 2007.
- 8) I DEMAND YOU CEASE ALL COLLECTION EFFORT INCLUDING DEFAULT ACTION AND FORCLOSURE ACTION.
- 9) I HEREBY DEMAND YOU CEASE ALL LIEN AND ENCUMBERANCES AGAINST THE PROPERTY AT 1335 PURISIMA ROAD, LOMPOC, CA 93436, APN 097-270-36.
- 10) I AM LEGALLY PREPARED TO FILE A COMPLAINT IN THE APPROPRIATE COURT TO ENFORCE OUR DEMANDS.

Sincerely,

Gerald A. Niesen
2140 Sweeney Road (since the year 2002)
Lompoc, CA 93436
(805) 315-8074



CC: GMAC Mortgage Company
Customer Care
Loan Servicing
3451 Hammond Avenue
Waterloo, IA 50702

GMAC Mortgage
Executive Trustee Services, LLC
6717 Grade Lane,
Building 9, Suite 910
Louisville, KY 40213-1407

GMAC Mortgage
C/O Executive Trustee Services, LLC
Dbas ETS Services, LLC
2255 North Ontario Street,
Suite 400
Burbank, CA 91504-3120

GMAC Mortgage
Attn: Payment Processing
P.O. Box 79135
Phoenix, AZ 85062-9135

GMAC Customer Care
P.O. Box 1330
Waterloo, IA 50704

GMAC Mortgage
Customer Care
P.O. Box 4622
Waterloo, IA 50704-4622

GMAC Mortgage
C/O Executive Trustee Services, LLC
Dbas ETS Services, LLC
P.O. Box 9032
Temecula, CA 91504-3120

California Department of Real Estate
Principal Office
2201 Broadway
Post Office Box 187000
Sacramento, CA 95818-7000

**Federal Trade Commission
901 Market Street, #570
San Francisco, CA 94103**

**Vito Genna Clerk of the Court
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT NEW YORK
One Bowling Green
New York, New York 10004**

**Green & Hall, APC
1851 E. First Street, 10th Floor
Santa Anna, CA 92705**